

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/12/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori Ann Gwinn  
19902 Murphy Rd  
Trimble, MO 64492

Case Number:  
13-41750-abf7

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-5127

Attorney for Debtor(s) (name and address):

Grace L. Spezia  
Spezia Law Office  
PO Box 251  
Plattsburg, MO 64477  
Telephone number: 816-539-0299

Bankruptcy Trustee (name and address):

David C. Stover  
Gunn, Shank & Stover  
9800 NW Polo Dr., Ste 100  
Kansas City, MO 64153  
Telephone number: 816-454-5600

**Meeting of Creditors**

Date: **June 21, 2013**

Time: **09:00 AM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/20/13**

**Deadline to Object to Exemptions:**

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office: [www.mow.uscourts.gov](http://www.mow.uscourts.gov)**

400 E. 9th Street, Room 1510  
Kansas City, MO 64106  
Telephone Number: 816-512-1800  
VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/13/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of MissouriIn re:  
Lori Ann Gwinn  
DebtorCase No. 13-41750-abf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-4

User: admin  
Form ID: b9aPage 1 of 3  
Total Noticed: 34

Date Rcvd: May 13, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2013.

db +Lori Ann Gwinn, 19902 Murphy Rd, Trimble, MO 64492-9183  
tr +David C. Stover, Gunn, Shank & Stover, 9800 NW Polo Dr., Ste 100,  
Kansas City, MO 64153-1394  
14795904 +Barclays Bank Delaware, 200 Crescent Court, Ste 400, Dallas TX 75201-7937  
14795905 +Best Buy, PO Box 9312, Minneapolis MN 55440-9312  
14795915 +FNB Omaha, 1620 Dodge St, Omaha NE 68197-0003  
14795914 +Firstsource Advantage, LLC, for American Express, 205 Bryant Woods South,  
Amherst NY 14228-3609  
14795917 GE Capital Retail Bank, for JC Penney, PO Box 1950, Morristown NJ 07962-1950  
14795919 GE Capital Retail Bank, for Old Navy, PO Box 1950, Morristown NJ 07962-1950  
14795916 GE Capital Retail Bank, for Dillards, PO Box 1950, Morristown NJ 07962-1950  
14795920 GE Capital Retail Bank, for Sam's Club, PO Box 1950, Morristown NJ 07962-1950  
14795918 GE Capital Retail Bank, for Lowe's, PO Box 1950, Morristown NJ 07962-1950  
14795921 GE Capital Retail Bank, for WalMart, PO Box 1950, Morristown NJ 07962-1950  
14795923 Missouri Higher Education Loan, 633 Spirit Dr, Chesterfield MO 63005-1243  
14795927 +THD/Citicards CBNA, 701 E 60th St N, Sioux Falls SD 57104-0432  
14795928 +Tower Loan, 621 Francis St, Saint Joseph MO 64501-1911

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: gspezia@centurylink.net May 13 2013 19:17:59 Grace L. Spezia,  
Spezia Law Office, PO Box 251, Plattsburg, MO 64477  
smg E-mail/Text: ecfnotices@dor.mo.gov May 13 2013 19:37:48 Missouri Department of Revenue,  
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
14795899 +EDI: AMEREXP.COM May 14 2013 09:08:00 American Express, PO Box 981537,  
El Paso TX 79998-1537  
14795901 EDI: BANKAMER.COM May 14 2013 09:08:00 Bank of America, PO Box 851001,  
Dallas TX 75285-1001  
14795903 EDI: TSYS2.COM May 14 2013 08:38:00 Barclay, Card Services, PO Box 13337,  
Philadelphia PA 19101-3337  
14795906 EDI: CAPITALONE.COM May 14 2013 09:08:00 Capital One, for Best Buy, PO Box 30281,  
Salt Lake City UT 84130-0281  
14795907 EDI: CAPITALONE.COM May 14 2013 09:08:00 Capital One, for Kohl's, PO Box 30281,  
Salt Lake City UT 84130-0281  
14795908 +EDI: CAPITALONE.COM May 14 2013 09:08:00 Capital One FSB, PO Box 650010,  
Dallas TX 75265-0010  
14795909 EDI: CHASE.COM May 14 2013 08:39:00 Chase, PO Box 94014, Palatine IL 60094-4014  
14795910 +EDI: CAUT.COM May 14 2013 09:53:00 Chase Manhattan Bank, PO Box 29214,  
Phoenix AZ 85038-9214  
14795912 EDI: CRFRSTNA.COM May 14 2013 08:38:00 Credit First National Association,  
BK-11/Customer Service, PO Box 81315, Cleveland OH 44181-0315  
14795913 EDI: DISCOVER.COM May 14 2013 08:39:00 Discover Financial Services LLC, PO Box 15316,  
Wilmington DE 19850-5316  
14795922 EDI: CBSKOHLS.COM May 14 2013 08:38:00 Kohl's, PO Box 2983, Milwaukee WI 53201-2983  
14795924 E-mail/Text: demand@nfm.com May 14 2013 04:23:40 Nebraska Furniture Mart, PO Box 3456,  
Omaha NE 68103-0456  
14795925 +EDI: SEARS.COM May 14 2013 09:08:00 Sears/CBNA, 701 E 60th St N,  
Sioux Falls SD 57104-0432  
14795926 EDI: WTRRNANK.COM May 14 2013 09:08:00 Target, PO Box 59317, Minneapolis MN 55459-0317  
14795929 EDI: USBANKARS.COM May 14 2013 09:09:00 US Bank, PO Box 108, Saint Louis MO 63166-0000  
14795930 EDI: WFFC.COM May 14 2013 08:38:00 Wells Fargo Financial Cards, 3201 North 4th Ave,  
Sioux Falls SD 57104-0700  
14795931 EDI: TSYS2.COM May 14 2013 08:38:00 World MasterCard, Card Services, PO Box 8802,  
Wilmington DE 19899-8802

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14795900\* +American Express, PO Box 981537, El Paso TX 79998-1537  
14795902\* Bank of America, PO Box 851001, Dallas TX 75285-1001  
14795911\* +Chase Manhattan Bank, PO Box 29214, Phoenix AZ 85038-9214

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-4

User: admin  
Form ID: b9a

Page 2 of 3  
Total Noticed: 34

Date Rcvd: May 13, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0866-4

User: admin  
Form ID: b9a

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Total Noticed: 34

Date Rcvd: May 13, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 12, 2013 at the address(es) listed below:  
NONE.

TOTAL: 0